

CHANGES TO THE MARCH 2004 THRIFT FINANCIAL REPORT (TFR) FORM

Schedule NS – Narrative Statement (New Schedule)

Optional Narrative Statement

Have you included a narrative statement? (Yes/No) NS100 NL

Narrative Statement Made by Savings Association Management: NS110 NL

Schedule SC – Consolidated Statement of Condition

ASSETS:

Cash, Deposits, and Investment Securities:	Total	SC11	RN
Cash and Non-Interest-Earning Deposits		SC110	CC
Interest-Earning Deposits in FHLBs		SC112	RN
Other Interest-Earning Deposits		SC118	RN
Federal Funds Sold and Securities Purchased Under Agreements to Resell		SC125	RN
U.S. Government, Agency, and Sponsored Enterprise Securities		SC130	CC
Equity Securities Subject to FASB Statement No. 115		SC140	CC
Securities Backed by Nonmortgage Loans		SC182	NL
Accrued Interest Receivable		SC191	RN
 Mortgage-Backed Securities:	 Total	 SC22	 NL
Pass-Through:			NH
Insured or Guaranteed by an Agency or Sponsored Enterprise of the U.S.		SC210	CC
Other Pass-Through		SC215	CC
Other Mortgage-Backed Securities (Excluding Bonds):			NH
Issued or Guaranteed by FNMA, FHLMC or GNMA		SC217	NL
Collateralized by Mortgage-Backed Securities Issued or Guaranteed by FNMA, FHLMC or GNMA		SC219	NL
Other		SC222	NL
Accrued Interest Receivable		SC228	RN
General Valuation Allowances		SC229	RN

Mortgage Loans:	Total	SC26	RN
Multifamily (5 or More Dwelling Units)		SC235	CC
Permanent Mortgages on:			NC
1-4 Dwelling Units:			NC
Revolving, Open-End Loans		SC251	RN
All Other:			NH
Secured by First Liens		SC254	NL
Secured by Junior Liens		SC255	NL
Multifamily (5 or More Dwelling Units)		SC256	CC
Nonmortgage Loans:	Total	SC31	RN
Commercial Loans:	Total	SC32	NC
Secured		SC300	CC
Lease Receivables		SC306	CC
Consumer Loans:	Total	SC35	RN
Home Improvement Loans (Not secured by real estate)		SC316	CC
Credit Cards		SC328	NL
Other, Including Lease Receivables		SC330	CC

[Note: Subheadings "Closed-end" and "Open-end" have been deleted from report format.]

Reposessed Assets:			NC
Multifamily (5 or More Dwelling Units)		SC425	CC
Equity Investments Not Subject to FASB Statement No. 115:	Total	SC51	NL
Federal Home Loan Bank Stock		SC510	NL
Other		SC540	RN

[Note: FHLB stock has been moved from Other Assets to this section. SC540 equals previous SC50.]

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Other Assets:	Total	SC59	RN
Bank-Owned Life Insurance:			NH
Key Person Life Insurance		SC615	NL
Other		SC625	NL
Intangible Assets:			NH
Servicing Assets On:			NC
Mortgage Loans		SC642	NC
Nonmortgage Loans		SC644	NC
Goodwill and Other Intangible Assets		SC660	NC
Interest-Only Strip Receivables and Certain Other Instruments		SC665	RN
Other Assets		SC689	RN

[Note: Intangible Assets have been regrouped to include servicing assets (SC642 and SC644); but do not include SC665.]

LIABILITIES:

Deposits and Escrows:	Total	SC71	NL
Deposits		SC710	NC
Escrows		SC712	RN
Unamortized Yield Adjustments on Deposits and Escrows		SC715	CC
Subordinated Debentures (Including Mandatory Convertible Securities and Limited-Life Preferred Stock)		SC736	RN CC

[Note: Certain limited-life preferred stock was previously reported in SC799 with minority interest.]

Minority Interest	SC800	RN	CC
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EQUITY CAPITAL:

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Accumulated Other Comprehensive Income:	Total	SC86	NL
Unrealized Gains (Losses) on Available-for-sale Securities		SC860	NC
Gains (losses) on Cash Flow Hedges		SC865	NL
Other		SC870	NL
Other Components of Equity Capital		SC891	RN
Total Liabilities, Minority Interest, and Equity Capital		SC90	CC

[Deleted lines: SC10, SC150, SC162, SC166, SC170, SC190, SC199, SC20, SC220, SC227, SC23, SC250, SC253, SC30, SC34, SC340, SC345, SC481, SC50, SC529, SC58, SC655, SC690, SC735, SC783, SC799, SC890]

Schedule SO – Consolidated Statement of Operations

Interest Income:	Total	SO11	NC
Deposits and Investment Securities		SO115	RN
Mortgage-Backed Securities		SO125	NL
Mortgage Loans		SO141	RN
Nonmortgage Loans:			NC
Consumer Loans and Leases		SO171	RN
Dividend Income on Equity Investments Not Subject to FASB Statement No. 115:	Total	SO18	NL
Federal Home Loan Bank Stock		SO181	NL
Other		SO185	NL
Interest Expense:			NC
Escrows		SO225	RN
Net Interest Income (Expense) Before Provision for Losses on Interest-Bearing Assets		SO312	RN
Net Interest Income (Expense) After Provision for Losses on Interest-Bearing Assets		SO332	RN
Noninterest Income:	Total	SO42	RN

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Other Noninterest Income	SO488	RN
Memo: Detail of Other NonInterest Income		NC
Code	SO489	RN
Amount	SO492	RN
Noninterest Expense:	Total	SO51 NC
Goodwill and Other Intangibles Expense	SO560	CC

[Deleted lines: SO110, SO120, SO140, SO170, SO266, SO311, SO331, SO40, SO491, SO493, SO494]

Schedule VA – Consolidated Valuation Allowances and Related Data

Adjusted Net Charge-offs		CC
<i>[New title replaces "Total" in the fourth column for section on Charge-offs, Recoveries, and Specific Valuation Allowance Activity]</i>		
Deposits and Investment Securities	VA36, VA37, VA38, VA39	RN
Mortgage-Backed Securities	VA370, VA371, VA372, VA375	NL
Mortgage Loans:	Total	VA46, VA47, VA48, VA49 RN
Construction:		NC
Multifamily (5 or More Dwelling Units)	VA430, VA431, VA432, VA435	CC
Permanent:		NC
1-4 Dwelling Units:		NH
Revolving, Open-End Loans	VA446, VA447, VA448, VA449	RN CC
All Other:		NH
Secured by First Liens	VA456, VA457, VA458, VA459	NL
Secured by Junior Liens	VA466, VA467, VA468, VA469	NL
Multifamily (5 or More Dwelling Units)	VA470, VA471, VA472, VA475	CC
Nonmortgage Loans:	Total	VA56, VA57, VA58, VA59 RN
Commercial Loans	VA520, VA521, VA522, VA525	CC
Consumer Loans:		CC
Credit Cards	VA556, VA557, VA558, VA559	NL

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[Note: Subheadings "Closed-end" and "Open-end" have been deleted.]

Reposessed Assets:	Total	VA60, VA62, VA65	NC
Multifamily (5 or More Dwelling Units)		VA616, VA617, VA618	CC
Equity Investments Not Subject to FASB Statement No. 115			
		VA820,VA821,VA822, VA825	CC
Troubled Debt Restructured:			NC
Amount Included in Schedule SC in Compliance with Modified Terms		VA942	NL
Mortgage Loans Foreclosed During the Quarter:	Total	VA95	NC
Multifamily (5 or More Dwelling Units)		VA953	CC

[Deleted lines: VA30, VA31, VA32, VA35, VA380, VA381, VA382, VA385, VA40, VA41, VA42, VA45, VA450, VA451, VA452, VA455, VA460, VA461, VA462, VA465, VA 50, VA51, VA52, VA55, VA570, VA571, VA572, VA575, VA580, VA581, VA582, VA585, VA941]

Schedule PD – Consolidated Past Due and Nonaccrual

Schedule PD format changed from one-column to three-column layout.

Mortgage Loans:			NC
Permanent, Secured by:			NC
1-4 Dwelling Units:			NH
Revolving, Open-End Loans		PD121, PD221, PD321	NL
All Other:			NH
Secured by First Liens		PD123, PD223, PD323	NL
Secured by Junior Liens		PD124, PD224, PD324	NL
Multifamily (5 or More Dwelling Units)		PD125, PD225, PD325	CC
Nonmortgage Loans:			CC
Commercial Loans		PD140, PD240, PD340	CC

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Consumer Loans: NC

Mobile Home Loans	PD169, PD269, PD369	NC
Credit Cards	PD171, PD271, PD371	NL
Other	PD180, PD280, PD380	NL

[Note: Subheadings "Closed-end" and "Open-end" have been deleted.]

Memoranda: NH
 Troubled Debt Restructured Included Above PD190, PD290, PD390 NL

Portion of Loans Included Above Wholly or PD195, PD295, PD395 NL
 Partially Guaranteed by the US Government
 or Agency Thereof

[Deleted lines: PD120, PD170, PD175, PD178, PD220, PD270, PD275, PD278, PD320, PD370, PD375, PD378]

Schedule LD – Loan Data (No Changes)

Schedule CC – Consolidated Commitments and Contingencies

Commitments Outstanding: NC

To Originate Mortgages Secured by: NC

Multifamily (5 or More Dwelling Units) CC290 CC

To Purchase Mortgage-Backed Securities CC335 NL

To Sell Mortgage-Backed Securities CC355 NL

To Purchase Investment Securities CC365 NL

To Sell Investment Securities CC375 NL

Lines and Letters of Credit: NC

Unused Lines of Credit: NC

Revolving, Open-End Loans on 1-4 Dwelling Units CC412 NL

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Open-End Consumer Lines:		
Credit Cards	CC423	NH
Other	CC425	NL

[Deleted lines: CC340, CC350, CC360, CC370, CC410]

Schedule CF – Consolidated Cash Flow Information

Mortgage-Backed Securities:		CC
Pass-Through:		NH
Purchases	CF143	RN
Sales	CF145	RN
Other Balance Changes	CF148	RN
Other Mortgage-Backed Securities:		NH
Purchases	CF153	NL
Sales	CF155	NL
Other Balance Changes	CF158	NL
Mortgage Loans:		NC
Mortgage Loans Disbursed:		NC
Construction Loans on:		NC
Multifamily (5 or More Dwelling Units)	CF200	CC
Permanent Loans on:		NC
1-4 Dwelling Units	CF225	NL
Multifamily (5 or More Dwelling Units)	CF245	NL
Loans and Participations Purchased, Secured By:		NC
Multifamily (5 or More Dwelling Units)	CF290	CC
Loans and Participations Sold, Secured By:		NC
Multifamily (5 or More Dwelling Units)	CF320	CC

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Memo: Refinancing Loans	CF361	RN
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Nonmortgage Loans:

Commercial:		CC
		NH
Closed or Purchased:	CF390	CC
Sales	CF395	NL
Consumer:		NH
Closed or Purchased:	CF400	CC
Sales	CF405	NL

[Lines deleted: CF140, CF150, CF160, CF170, CF180, CF220, CF230, CF240, CF250, CF360]

Schedule DI – Consolidated Deposit Information (New Schedule)

This is a new schedule consisting of 19 lines currently in Schedule SI (SI100 through SI266) that will be moved to this schedule and new lines added that conform to the commercial bank Call Report.

Deposit Data:			NC
Total Broker-Originated Deposits:			NC
Fully Insured	DI100		RN
Other	DI110		RN
Deposits with Balances:			NC
\$100,000 or Less	DI120		RN
Greater than \$100,000	DI130		RN
Number of Deposit Accounts with Balances:			NC
\$100,000 or Less	Actual Number	DI150	RN
Greater than \$100,000	Actual Number	DI160	RN
IRA/Keogh Accounts		DI200	RN
Uninsured Deposits		DI210	RN
Preferred Deposits		DI220	RN
Components of Deposits and Escrows:			NH
Transaction Accounts (Including Demand Deposits)		DI310	NL
Money Market Deposit Accounts		DI320	NL
Passbook Accounts (Including Nondemand Escrows)		DI330	NL
Time Deposits		DI340	NL

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Deposit and Escrow Data for Deposit Insurance Premium Assessments:		NC
Non-Interest-Bearing Demand Deposits	DI610	RN
Outstanding Checks Drawn Against FHLBanks and Federal Reserve Banks Not Included in SC710	DI620	RN
Deposits of Consolidated Subsidiaries:		NC
Demand Deposits	DI640	RN
Time and Savings Deposits	DI650	RN
Adjustments to Deposits for Depository Institution Investment Contracts and Deposits in Foreign Offices, Edge and Agreement Subsidiaries, and IBFs (Including Accrued Interest)	DI700	RN
Adjustments to Demand Deposits for Reciprocal Demand Balances with Commercial Banks and Other Savings Associations	DI710	NL
Other amounts necessary to adjust deposits reported on SC710 (reported in accordance with GAAP) to conform to the definition of deposits in accordance with the Federal Deposit Insurance Act:		CC
Adjustment to Demand Deposits (including escrows)	DI720	RN
Adjustment to Time and Savings Deposits (including escrows)	DI730	RN
To be completed ONLY by associations with Oakar deposits:		NC
Total deposits purchased or acquired from FDIC-insured institutions during the quarter	DI740	RN
Amount of purchased or acquired deposits reported in DI740 attributable to a secondary fund (i.e., SAIF members report deposits attributable to BIF; BIF members report deposits attributable to SAIF)	DI750	RN
Total deposits sold or transferred during the quarter	DI760	RN

[Note: SI240, Deposits in Lifeline Accounts, has been deleted.]

Schedule SI – Consolidated Supplemental Information

All deposit information (lines SI 100 through SI266) will be moved to a new schedule, Schedule DI.

Miscellaneous:		CC
Number of Full-time Equivalent Employees	SI370	NC
IRS Domestic Building and Loan Test:		NH
Percent of Assets Test	SI585	NL
<i>[Percentage format is 3 digit plus 2 decimal: _ _ _ . _ _ %]</i>		
Do you meet the DBLA business operations test? <i>[Yes/No]</i>	SI586	NL

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Aggregate Investment in Service Corporations **SI588** **NL**

Summary of Changes in Equity Capital: **NH**

Capital Contributions (Where No Stock is Issued)	SI655	NL
Other Comprehensive Income	SI662	NL
Prior Period Adjustments	SI668	NL
Other Adjustments	SI671	RN
Ending Capital (SC80) (600+610-620-630+640-650+655+660 +662+668+671)	SI680	CC

Transactions with Affiliates: **NH**

Outstanding Balances of Covered Transactions with Affiliates Subject to Quantitative Limits	SI750	NL
Activity During the Quarter of Other Covered Transactions with Affiliates, Not Subject to Quantitative Limits	SI760	NL

Mutual Fund and Annuity Sales: **CC**

Do you sell private-label or third-party mutual funds and annuities? [Yes/No]	SI805	NL
Total Assets you Manage of Proprietary Mutual Funds and Annuities	SI815	NL
Fee Income from the Sale and Servicing of Mutual Funds and Annuities	SI860	NC

Average Balance Sheet Data (Based on Month-End Data): **NH**

Total Assets	SI870	NL
Deposits and Investments Excluding Non-Interest-Earning Items	SI875	NL
Mortgage Loans and Mortgage-back Securities	SI880	NL
Nonmortgage Loans	SI885	NL
Deposits and Escrows	SI890	NL
Total Borrowings	SI895	NL

[Lines deleted: SI100, SI110, SI165, SI175, SI210, SI215, SI220, SI230, SI235, SI237, SI239, SI240, SI243, SI244, SI245, SI247, SI248, SI255, SI265, SI266, SI670, SI800, SI810, SI820, SI830, SI840, SI850]

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Schedule SQ – Consolidated Supplemental Questions

Did you acquire any assets through merger with another depository institution? [Yes/No]	SQ100	CC *
Did you include in your balance sheet for the first time assets and/or liabilities acquired as a result of a branch or other bulk deposit purchase? [Yes/No]	SQ110	CC *
Has there been:		
A change in control? [Yes/No]	SQ130	CC *
A merger accounted for under the purchase method? [Yes/No]	SQ160	CC *
If you restated your balance sheet for the first time this quarter as a result of applying push-down accounting, enter the date of the reorganization. (MMDDYYYY)	SQ170	CC *
Your fiscal year-end (MM)	SQ270	CC *
Did you change your independent public accountant during the quarter? [Yes/No]	SQ300	CC *
Did you and your consolidated subsidiaries have any outstanding futures or options positions at quarter end? [Yes/No]	SQ310	CC *
Do you have a Subchapter S election in effect for federal income tax purpose for the current year? [Yes/No]	SQ320	CC *
Have you been consolidated with your parent in another TFR? If so, enter the OTS docket number of your parent savings association.	SQ410	CC *
Have you been consolidated with your parent in a commercial bank Call Report? If so, enter the FDIC certificate number of your parent commercial bank.	SQ420	CC *

[Note: 5 digit docket and certificate numbers]

Web Site Information:

If you have a web page on the Internet, indicate your main Internet home page address (for transactional or nontransactional web sites).	SQ530	NH
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[78 characters maximum]

Do you provide transactional Internet banking to your customers, as defined in 12 CFR 555.300(b)? *[Yes/No]* SQ540 NL

Schedule SB – Consolidated Small Business Loans

Do you have any small business loans to report in this schedule? SB010 NL

Loans to Small Businesses and Small Farms: NC

Do you have any loans secured primarily by farms reported on SC260 or any loans to finance agricultural production or other loans to farmers reported on SC300, 303, or 306? *[Yes/No]* SB100 CC *

Are all or substantially all of your commercial loans (Schedule SC lines 260, 300, 303, and 306) loans with original amounts of \$100,000 or less? *[Yes/No]* SB110 CC *

Schedule FS – Fiduciary and Related Services (No Changes)

Schedule HC – Thrift Holding Company

Schedule HC format is being changed from a one-column to two-column layout.

Stock Exchange Ticker Symbol [6 alpha/numeric characters maximum]	HC125	NL
SEC File Number [10 alpha/numeric characters maximum]	HC130	NL
Website Address [78 characters maximum]	HC140	NL

[Note: HC125 - up to six characters, and HC130 - up to ten characters, are Alpha/Numeric]

	Parent Only <u>Bil/Mil/Thou</u>	NH NH	Consolidated <u>Bil/Mil/Thou</u>	NH NH
Total Assets	HC210	NL	HC600	RN
Total Liabilities	HC220	NL	HC610	RN
Minority Interest			HC620	NL
Total Equity	HC240	NL	HC630	RN

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Net Income for the Quarter	HC250	NL	HC640	RN
Included in Total Assets:				NH
Receivable from Subsidiaries:				NH
Thrift	HC310	NL		
Other Subsidiaries	HC320	NL		
Investment in Subsidiaries:				NH
Thrift	HC330	NL		
Other Subsidiaries	HC340	NL		
Intangible assets:				NH
Mortgage Servicing Assets	HC350	NL	HC650	NL
Nonmortgage Servicing Assets and				
Other	HC360	NL	HC655	NL
Deferred Policy Acquisition Costs	HC370	NL	HC660	NL
Included in Total Liabilities (excluding deposits):				NH
Payable to subsidiaries:				NH
Thrift Subsidiaries:				NH
Transactional	HC410	NL		
Debt	HC420	NL		
Other Subsidiaries:				NH
Transactional	HC430	NL		
Debt	HC440	NL		
Trust Preferred Securities	HC445	NL	HC670	NL
Other Debt Maturing In 12 Months or Less	HC450	NL	HC680	NL
Other Debt Maturing In More Than 12 Months	HC460	NL	HC690	NL
Reflected in Net Income for the quarter:				NH
Dividends:				NH
From Thrift Subsidiaries	HC525	NL		
From Other Subsidiaries	HC535	NL		
Interest expense:				NH
Trust Preferred Securities	HC545	NL	HC710	NL
All Other Debt	HC555	NL	HC720	NL
Net Cash Flow From Operations for the Quarter	HC565	NL	HC730	RN
<u>Supplemental Questions</u> [Yes/No]				NH
Have any significant subsidiaries of the holding company been formed, sold, or dissolved during the quarter?			HC810	NL

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Is the holding company or any of its subsidiaries:	NH		
A broker or dealer registered under the Securities and Exchange Act of 1934?		HC815	NL
An investment adviser regulated by the Securities and Exchange Commission or any State?		HC820	NL
An investment company registered under the Investment Company Act of 1940?		HC825	NL
An Insurance company subject to supervision by a State insurance regulator?		HC830	NL
Subject to regulation by the Commodity Futures Trading Commission?		HC835	NL
Regulated by a foreign financial services regulator?		HC840	NL
Has the holding company appointed any new senior executive officers or directors during the quarter?		HC845	NL
Has the holding company or any of its subsidiaries entered into a new pledge, or changed the terms and conditions of any existing pledge, of capital stock of any subsidiary savings association that secures short-term or long-term debt or other borrowings of the holding company?		HC850	NL
Has the holding company or any of its subsidiaries implemented changes to any class of securities that would negatively impact investors?		HC855	NL
Has there been any default in the payment of principal, interest, a sinking or purchase fund installment, or any other default of the holding company or any of its subsidiaries during the quarter?		HC860	NL
Has there been a change in the holding company's independent auditors during the quarter?		HC865	NL
Has there been a change in the holding company's fiscal year end during the quarter?		HC870	NL

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Does the holding company or any of its GAAP-consolidated subsidiaries (other than the reporting thrift) control other depository institutions? If located in the United States or its territories, provide the FDIC certificate number:	HC875	NL
	HC876	NL
	HC877	NL
	HC878	NL
	HC879	NL
	HC880	NL

[Note: 5-digit certificate number for up to five depository institutions.]

[Lines deleted: HC120, HC200, HC300, HC400, HC510, HC515, HC520, HC530, HC540, HC550, HC560]

Schedule CSS – Subordinate Organization Schedule

Complete this schedule annually as of December 31 for all required subordinate organizations owned directly or indirectly by the savings association. Repeat the data fields for each entity.

NH

Transactional Internet banking web site, as defined in 12 CFR 555.300(b) (if none, leave blank) <i>[78 characters maximum]</i>	CSS200	NL
Is this entity a GAAP-consolidated subsidiary of the parent savings association? [Yes/No]	CSS210	NL

Schedule CCR – Consolidated Capital Requirement

Tier 1 (Core) Capital		NC
Goodwill and Certain Other Intangible Assets	CCR115	CC
Other	CCR134	NL
Add:		NC
Accumulated Losses (Gains) on Certain Available-for-Sale Securities and Cash Flow Hedges, Net of Taxes	CCR180	RN

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Qualifying Intangible Assets	CCR185	RN	
Minority Interest in Includable Consolidated Subsidiaries			
Including REIT Preferred Stock Reported as a Borrowing	CCR190	RN	CC
Other	CCR195	NL	
Tier 1 (Core) Capital (100-105-115-133-134+180+185+190+195)	CCR20	CC	
Adjusted Total Assets		NC	
Total Assets (SC60)	CCR205	RN	
<i>Deduct:</i>		NC	
Assets of "Nonincludable" Subsidiaries	CCR260	RN	
Goodwill and Certain Other Intangible Assets	CCR265	RN	
Disallowed Servicing Assets, Disallowed Deferred Tax Assets,			
Disallowed Residual Interests, and Other Disallowed Assets	CCR270	RN	
Other	CCR275	NL	
<i>Add:</i>		NC	
Accumulated Losses (Gains) on Certain Available-for-Sale			
Securities and Cash Flow Hedges	CCR280	RN	
Qualifying Intangible Assets	CCR285	RN	
Other	CCR290	NL	
Adjusted Total Assets (205-260-265-270-275+280+285+290)	CCR25	CC	
 Tier 2 (Supplementary) Capital:		NC	
Other	CCR355	NL	
 0% Risk-weight:		NC	
Notes and Obligations of FDIC, including Covered Assets	CCR409	NL	
 20% Risk-weight:		NC	
Mortgage and Asset-Backed Securities Eligible for 20% Risk Weight	CCR430	CC	
 50% Risk-weight:		NC	
Mortgage and Asset-Backed Securities Eligible for 50% Risk Weight	CCR470	CC	

RN = Renumbered line (Existing line, new line number. In some cases the line contents or caption may have changed due to changes in other lines.)

CC = Caption change

NC = No change (existing headings included for format reference only)

NL = New line

NH = New heading

* = These lines have been changed to conform to OTS plain-English conventions only.

100% Risk-weight:			NC
Securities Risk Weighted at 100% Under the			
Ratings Based Approach	CCR501	NL	
All Other Assets	CCR506	NL	
Total (501+506)	CCR510	CC	

[Lines deleted: CCR102, CCR120, CCR125, CCR130, CCR135, CCR137, CCR145, CCR155, CCR170, CCR220, CCR250, CCR320, CCR330, CCR408, CCR410, CCR505]

Schedule CMR – Consolidated Maturity/Rate

Equity Investments Not Subject to FASB			
Statement No. 115	CMR530	CC	

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